



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

STEVEN MITNICK, ESQ., SM0556

SM Law PC

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49 Old Turnpike Road

Oldwick, New Jersey 08858

(908) 572-7275

Counsel to SM Financial Services Corporation

Order Filed on October 3, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In Re:

Case No.: 07-22479-MBK

LANCASTER MORTGAGE BANKERS, LLC d/b/a DIRECT
LENDING GROUP

Hearing Date: September 26, 2019 at 10:00 a.m.

Debtor.

Judge: Honorable Michael B. Kaplan

ORDER TO ALLOW JANE MITNICK, AS PRESIDENT OF SM FINANCIAL SERVICES CORPORATION, PURCHASER OF THE REMAINING ASSETS OF LANCASTER MORTGAGE BANKERS, LLC d/b/a DIRECT LENDING GROUP TO EXECUTE ASSIGNMENT OF MORTGAGE WITH REGARD TO 9 TOPLIFF STREET, BILLERICA, MASSACHUSETTS

The relief set forth on the following pages, numbered two (2) through (2) is hereby ORDERED.

DATED: October 3, 2019

A handwritten signature in black ink, appearing to read "Michael B. Kaplan".

Honorable Michael B. Kaplan
United States Bankruptcy Judge

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LANCASTER MORTGAGE BANKERS, LLC d/b/a DIRECT LENDING GROUP

Case No.: 07-22479-MBK

ORDER TO ALLOW JANE MITNICK, AS PRESIDENT OF SM FINANCIAL SERVICES CORPORATION, PURCHASER OF THE REMAINING ASSETS OF LANCASTER MORTGAGE BANKERS, LLC d/b/a DIRECT LENDING GROUP TO EXECUTE ASSIGNMENT OF MORTGAGE WITH REGARD TO 9 TOPLIFF STREET, BILLERICA, MASSACHUSETTS

THIS MATTER having been opened by this Court by way of a Notice of Motion by and through SM Financial Services Corporation's counsel seeking an Order to Allow Jane Mitnick, as President of SM Financial Services Corporation, Purchaser of the Remaining Assets of Lancaster Mortgage Bankers, LLC d/b/a Direct Lending Group to Execute Certain Assignment of Mortgage with Regard to 9 Topliff Street, Billerica, Massachusetts, and the Court having considered same and for good cause:

IT IS ORDERED that:

Jane Mitnick, as President of SM Financial Services Corporation, Purchaser of the Remaining Assets of Lancaster Mortgage Bankers, LLC d/b/a Direct Lending can hereby execute Assignments of Mortgage, annexed hereto as Exhibit "A" on behalf of Lancaster Mortgage Bankers, LLC d/b/a Direct Lending Group a/k/a Lancaster Mortgage Bankers, LLC d/b/a Lancaster Mortgage with regard to the following mortgage:

- 1) Mortgage dated September 30, 2005
Property Location: 9 Topliff Street, Billerica, Massachusetts
Recorded: September 30, 2005 in Book 19342, Page 86 of the Middlesex County (Massachusetts) Registry of Deeds

Exhibit “A”

ASSIGNMENT OF MORTGAGE

FOR VALUE RECEIVED, Lancaster Mortgage Bankers, LLC, D/B/A Lancaster Mortgage, its successors and/or assigns, with a principal place of business of 20 Independence Boulevard, Warren, New Jersey, 07059, hereby assigns and transfers to:

**EMC Mortgage, LLC
780 Kansas Lane, Suite A
Monroe, LA 71203**

Its successors and assigns, all its right, title and interest in and to a certain mortgage from Paulo F. Torres and Gleidi Christina Ortega Torres, dated September 30, 2005 in the principal amount of \$82,000.00 and recorded on September 30, 2005, in the Middlesex North Registry of Deeds in Book 19342, Page 86.

WITNESS my hand and seal this _____ day of _____, 2019.

Lancaster Mortgage Bankers, LLC, D/B/A
Lancaster Mortgage

By:
Its:

STATE OF _____, county _____

On this _____ day of _____, 2019, before me the undersigned notary public, personally appeared _____, proved to me through satisfactory evidence of identification, which was _____, to be the persons whose names are signed on the preceding or attached document, and acknowledged to me that they signed it voluntarily for its stated purpose.

Notary Public:
My Commission expires:

In re:
Lancaster Mortgage Bankers, LLC
Debtor

Case No. 07-22479-MBK
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 3
Total Noticed: 2

Date Rcvd: Oct 04, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 06, 2019.

db +Lancaster Mortgage Bankers, LLC, 20 Independence Boulevard, Warren, NJ 07059-2731
atty +Vincent F. Papalia, Saiber, LLC, 18 Columbia Turnpike, Suite 200,
Florham Park, NJ 07932-2266

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 06, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 4, 2019 at the address(es) listed below:

Adam D. Greenberg on behalf of Interested Party Michael A Cohn agreenberg@hglclaw.com, btemple@hglclaw.com
Alexandra T. Garcia on behalf of Creditor Specialized Loan Servicing, LLC as servicer for U.S. Bank National Association, as Trustee for Terwin Mortgage Trust 2005-12ALT, Asset-Backed Certificates, Series 2005-12ALT NJECFMAIL@mwc-law.com, nj-ecfmail@ecf.courtdrive.com
Alexandra T. Garcia on behalf of Creditor U.S. Bank U.S. Bank National Association, as Trustee for Morgan Stanley Mortgage Loan Trust 2007-11AR NJECFMAIL@mwc-law.com, nj-ecfmail@ecf.courtdrive.com
Alexandra T. Garcia on behalf of Creditor Saxon Mortgage Services, Inc. NJECFMAIL@mwc-law.com, nj-ecfmail@ecf.courtdrive.com
Alexandra T. Garcia on behalf of Creditor Kondaur Capital Corporation NJECFMAIL@mwc-law.com, nj-ecfmail@ecf.courtdrive.com
Alexandra T. Garcia on behalf of Creditor U.S. Bank National Association, as Trustee for Morgan Stanley Mortgage Loan Trust 2007-11AR NJECFMAIL@mwc-law.com, nj-ecfmail@ecf.courtdrive.com
Alexandra T. Garcia on behalf of Creditor U.S. Bank National Association, as Trustee NJECFMAIL@mwc-law.com, nj-ecfmail@ecf.courtdrive.com
Alexandra T. Garcia on behalf of Creditor ONEWEST BANK FSB NJECFMAIL@mwc-law.com, nj-ecfmail@ecf.courtdrive.com
Allen I Gorski on behalf of Plaintiff Peggy Stalford agorski@gorskiknowlton.com
Brenda L. Brogdon on behalf of Creditor National City Mortgage Company mcohen@mwc-law.com, jhillier@mwc-law.com
Brenda L. Brogdon on behalf of Creditor Specialized Loan Servicing, LLC mcohen@mwc-law.com, jhillier@mwc-law.com
Brian C. Nicholas on behalf of Creditor The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, National Association, f/k/a JPMorgan Chase Bank, as Trustee For Truman Capital Mortgage Loan Trust 2006-1 bankruptcynotice@zuckergoldberg.com, bkgroup@kmllawgroup.com
Christine A. Pinto on behalf of Creditor Specialized Loan Servicing, LLC BKcourtnotices@parkermccay.com
Christine A. Pinto on behalf of Creditor ONEWEST BANK FSB BKcourtnotices@parkermccay.com
Christine A. Pinto on behalf of Creditor OneWest Bank, FSB as Servicer for Deutsche Bank National Trust Company BKcourtnotices@parkermccay.com
Colin R. Robinson on behalf of Defendant Elliott Salzman crobinson@pszjlaw.com
Colin R. Robinson on behalf of Defendant Michael Brennan crobinson@pszjlaw.com
David L. Stevens on behalf of Creditor RESIDENTIAL CREDIT SOLUTIONS, INC.
dstevens@scuramealey.com,
ecfbkfilings@scuramealey.com;dklar@scuramealey.com;mmack@scura.com;lrichard@scura.com
Denise E. Carlon on behalf of Creditor U.S. Bank National Association, as trustee, on behalf of the holders of the Terwin Mortgage Trust 2006-7 Asset-BackedCertificates, TMTS Series 2006-7 bankruptcynotice@zuckergoldberg.com, bkgroup@kmllawgroup.com

District/off: 0312-3

User: admin
Form ID: pdf903

Page 2 of 3
Total Noticed: 2

Date Rcvd: Oct 04, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Dori L. Scovish on behalf of Unknown Role Type Countrywide Home Loans doris@efwlaw.com
Dori L. Scovish on behalf of Creditor REO Properties Corporation c/o Green Tree Servicing,
LLC doris@efwlaw.com
Dori L. Scovish on behalf of Creditor Deutsche Bank c/o Courntrywide Home Loans, Inc.
doris@efwlaw.com
Dori L. Scovish on behalf of Creditor Deutsche Bank National Trust Company as Trustee, c/o
BAC Home Loans Servicing, LP doris@efwlaw.com
Emmanuel J. Argentieri on behalf of Unknown Role Type Countrywide Home Loans bk@rgalegal.com
Emmanuel J. Argentieri on behalf of Creditor IndyMac Bank FSB bk@rgalegal.com
Emmanuel J. Argentieri on behalf of Creditor IndyMac Bank, F.S.B. bk@rgalegal.com
Emmanuel J. Argentieri on behalf of Creditor Specialized Loan Servicing, LLC bk@rgalegal.com
Emmanuel J. Argentieri on behalf of Defendant IndyMac Bank, FSB and as Successor in Interest
to IndyMAC Mortgage Holdings, Inc. bk@rgalegal.com
Emmanuel J. Argentieri on behalf of Creditor Indymac Federal Bank FSB bk@rgalegal.com
Herbert K. Ryder on behalf of Defendant JP Morgan Chase hk3ryder@gmail.com,
G16776@notify.cincompass.com
J. Alex Kress on behalf of Interested Party FDIC, as Receiver for Indymac Federal Bank, FSB
akress@becker.legal, mambrose@becker.legal;akress@ecf.courtdrive.com
J. Alex Kress on behalf of Defendant FDIC as Receiver of IndyMac Federal Bank
akress@becker.legal, mambrose@becker.legal;akress@ecf.courtdrive.com
J. Alex Kress on behalf of Defendant IndyMac Bank, FSB akress@becker.legal,
mambrose@becker.legal;akress@ecf.courtdrive.com
J. Alex Kress on behalf of Defendant Deutsche Bank National Trust Company as Trustee Under
the Pooling and Servicing Agreement Series INABS 2006-B akress@becker.legal,
mambrose@becker.legal;akress@ecf.courtdrive.com
J. Alex Kress on behalf of Defendant FDIC, as Receiver for Indymac Federal Bank, FSB
akress@becker.legal, mambrose@becker.legal;akress@ecf.courtdrive.com
Jaime B. Finberg on behalf of Creditor Litton Loan Servicing LP servicer for The Bank of New
York Mellon f/k/a The Bank of New York as Trustee on Behalf of the Holders of the Terwin
Mortgage Trust 2007-6ALT Asset-Backed Certificates Series nj.bkecf@fedphe.com
Jaime B. Finberg on behalf of Defendant HSBC Bank USA, National Association as Trustee for
Nomura Asset Backed Certificate Series 2006-API nj.bkecf@fedphe.com
Jaime B. Finberg on behalf of Creditor Bank United nj.bkecf@fedphe.com
Jaime B. Finberg on behalf of Defendant Wells Fargo Bank, N.A., servicer for HSBC Bank, USA
National Association, as Trustee for Nomura Asset Backed Certificate Series 2006-AF1
nj.bkecf@fedphe.com
Jaime B. Finberg on behalf of Defendant U. S. Bank National Association as Trustee for
Master Asset Backed Securities Trust 2005-AB1 nj.bkecf@fedphe.com
Jaime B. Finberg on behalf of Defendant HSBC BANK USA NATIONAL ASSOCIATION As Trustee for
Deutsche Bank Alt 2006-AB2 nj.bkecf@fedphe.com
Jaime B. Finberg on behalf of Defendant Wells Fargo Bank, N.A., servicer for U.S. Bank
National Association, as Trustee for Master Asset Backed Securities Trust 2005-AB1
nj.bkecf@fedphe.com
Jaime B. Finberg on behalf of Defendant Wells Fargo Bank, N.A., servicer for HSBC Bank, USA
National Association, as Trustee for Deutsche Bank ALT 2006-AB2 nj.bkecf@fedphe.com
Karen B. Olson on behalf of Interested Party GMAC MORTGAGE, LLC kbo@kkmllp.com
Kristen D. Little on behalf of Interested Party DLJ MORTGAGE CAPITAL, INC.,
kristenl@lobaf.com, JulieP@lobaf.com;lobafb@yahoo.com
Marisa Myers Cohen on behalf of Creditor National City Mortgage Company mcohen@mwc-law.com,
jhillier@mwc-law.com
Melissa N. Licker on behalf of Creditor ONEWEST BANK, FSB melissa.licker@buckleymadole.com
Mitchell Malzberg on behalf of Trustee Peggy E. Stalford mmalzberg@mjmazberglaw.com,
dlapham@mjmazberglaw.com
Nelson Diaz on behalf of Creditor U.S. Bank National Association, as Trustee
ndiaz@milsteadlaw.com, bkecf@milsteadlaw.com
Peggy E. Stalford, pstalford@pstrustee.com;admin@remote7solutions.com, krichter@pstrustee.com,
NJ96@ecfcbis.com
R. A. Lebron on behalf of Creditor FEDERAL NATIONAL MORTGAGE ASSOCIATION
bankruptcy@feinsuch.com
R. A. Lebron on behalf of Creditor EMC MORTGAGE CORPORATION, AS SERVICER FOR, U.S. BANK
NATIONAL ASSOCIATION AS TRUSTEE FOR CERTIFICATHOLDERS OF BEAR STEARNS ASSET BACKED SECURITIES I
LLC, ASSET-BACKED CERTIFICATES, SERIES 2005-AC6 bankruptcy@feinsuch.com
R. A. Lebron on behalf of Creditor UBS SPECIAL SERVICING GROUP, as servicer for ACT
PROPERTIES, LLC bankruptcy@feinsuch.com
R. A. Lebron on behalf of Creditor LANCASTER MORTGAGE BANKERS, LLC., D/B/A/ DIRECT LENDING
GROUP bankruptcy@feinsuch.com
R. A. Lebron on behalf of Creditor CHASE HOME FINANCE, LLC, as servicer for WELL'S FARGO BANK,
NATIONAL ASSOCIATION, AS TRUSTEE FOR MORGAN STANLEY CAPITAL INC. TRUST 2006-HE1, MORTGAGE PASS
THROUGH CERTIFICATES, SERIES 2006-HE1 bankruptcy@feinsuch.com
R. A. Lebron on behalf of Creditor ONEWEST BANK FSB bankruptcy@feinsuch.com
R. A. Lebron on behalf of Creditor BELTWAY CAPITAL, LLC bankruptcy@feinsuch.com
R. A. Lebron on behalf of Creditor RESIDENTIAL CREDIT SOLUTIONS, INC. bankruptcy@feinsuch.com
R. A. Lebron on behalf of Creditor IndyMac Bank, F.S.B. bankruptcy@feinsuch.com
R. A. Lebron on behalf of Creditor Beltway Capital Management, LLC bankruptcy@feinsuch.com
R. A. Lebron on behalf of Creditor JP Morgan Chase Bank, N.A. bankruptcy@feinsuch.com
R. A. Lebron on behalf of Creditor EMC Mortgage Corporation bankruptcy@feinsuch.com
R. A. Lebron on behalf of Creditor American Home Mortgage Servicing, Inc.
bankruptcy@feinsuch.com

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Form ID: pdf903

Page 3 of 3
Total Noticed: 2

Date Rcvd: Oct 04, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Richard D. Trenk on behalf of Creditor Normandy Warren Holdings, LLC rtrenk@msbnj.com,
cdeangelis@msbnj.com
Richard D. Trenk on behalf of Creditor Normandy Real Estate Partners rtrenk@msbnj.com,
cdeangelis@msbnj.com
Scott D. Sherman on behalf of Creditor First Niagara Leasing, Inc. ssherman@minionsherman.com
Scott S. Rever on behalf of Defendant Joseph Bentivegna srever@wjslaw.com,
srever@ecf.inforuptcy.com;dmendez@wjslaw.com;dmendez@ecf.inforuptcy.com
Steven J. Mitnick on behalf of Counter-Defendant Peggy E. Stalford, Trustee
smitnick@mmpclawfirm.com, lindsay@sm-lawpc.com
Steven J. Mitnick on behalf of Trustee Peggy E. Stalford smitnick@mmpclawfirm.com,
lindsay@sm-lawpc.com
Steven J. Mitnick on behalf of Plaintiff Peggy E. Stalford, Trustee smitnick@mmpclawfirm.com,
lindsay@sm-lawpc.com
Steven J. Mitnick on behalf of Plaintiff Peggy E. Stalford smitnick@mmpclawfirm.com,
lindsay@sm-lawpc.com
Steven J. Mitnick on behalf of Interested Party SM Financial Services Corporation
smitnick@sm-lawpc.com, lindsay@sm-lawpc.com
Steven J. Mitnick on behalf of Plaintiff Peggy Stalford, Trustee smitnick@mmpclawfirm.com,
lindsay@sm-lawpc.com
Steven J. Mitnick on behalf of Attorney Mitnick & Malzberg P.C. smitnick@mmpclawfirm.com,
lindsay@sm-lawpc.com
Warren S. Wolf on behalf of Defendant Green Tree Loan Servicing, LLC wwolf@goldbergwolf.com
Warren S. Wolf on behalf of Creditor OCWEN LOAN SERVICING, LCC. wwolf@goldbergwolf.com
Warren S. Wolf on behalf of Defendant REO Properties Corporation wwolf@goldbergwolf.com

TOTAL: 77